



Fake Check Scam Now Targeting Babysitters

Release Date: March 29, 2013

Contact: Jerad Albracht, 608-206-7640

Jim Dick, Communications Director, 608-224-5020

MADISON – You reply to an online posting for a babysitting job. The client is moving to Wisconsin from out of state in a couple of weeks, so you are finalizing the details of the babysitting arrangement by email and text message. Your pay will be \$400 per week. The client sends you an initial check for \$1,800 and asks you to cash the check, keep the first week's payment, and wire the remainder back.

Seems simple enough...but it's a scam. You have been sent a bad check, and once the bank figures it out, you will be on the hook for the total amount plus any penalties. Meanwhile, the scammer is off celebrating with the illegitimate funds you wired.

The Wisconsin Department of Agriculture, Trade and Consumer Protection recently heard about a consumer who was in this situation, but recognized it as a scam and contacted the police.

"When someone sends you a check for more than the agreed-upon amount and asks you to wire the balance back, it's a scam," said Sandy Chalmers, Division Administrator of Trade and Consumer Protection. "This scam has been around a long time, but it keeps evolving and catching new victims."

Because it can take a couple of days for a check to clear after it has been cashed, victims often do not realize that they have been scammed until well after the excess money has been wired away. In the meantime, they may have also spent a portion of "their share." As with any other scam involving wire transfers, once the money has been wired and picked up, it is gone for good.

Remember the following tips to avoid falling prey to a check cashing scam:

- There is no legitimate reason for someone who is giving you money to ask you to wire it back.
- The checks in these scams are fakes, but they look real. This can lead to the delay time between when a victim cashes a check and when the bank realizes that it is fraudulent.
- You are responsible for the checks you deposit. If you cash a bad check, you will be required to pay the bank back the total amount plus any penalties. Would you want to take the risk of depositing a bad check from someone you do not know?
- Scammers often claim to be in another country or to have difficulties with the English language, giving them a reason to ask you to keep all communication in email or text format. It may also give them a reason to have an "agent" that will assist in the transaction, either by sending you the bad check or by receiving the excess funds.
- The person will ask you to send back the funds by wire, often overseas. Wire transfers are like handing over cash; once the transfer is sent, it is nearly impossible to get the money back.

For more consumer information or to file a complaint, contact the Bureau of Consumer Protection on the web at <http://datcp.wisconsin.gov>; via e-mail at datcphotline@wi.gov; or call toll-free at 1-800-422-7128.

Connect with us on Facebook at www.facebook.com/wiconsumer.

###